

Docket No.: 3350-04
File No.: 1158.41516X0
Client No.: RPP-4

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**



In re Application of :
GARRISON et al. :
Application No.:09/010,193 : Group Art Unit: 2175
: Examiner: S. Rimell
Filed: January 21, 1998 :

For: DUAL SOURCE REMITTANCE PROCESSING

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CORRECTED APPEAL BRIEF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

May 16, 2005

Sir:

This Corrected Appeal Brief is submitted (in triplicate) in response to the Notice of Defective Appeal Brief dated April 15, 2005 and in support of the finally rejected claims as set forth in the Official Action dated March 23, 2004.

I. REAL PARTY IN INTEREST

CheckFree Corporation is the real party in interest, Reel 9526, Frame 0624.

II. RELATED APPEALS AND INTERFERENCES

A first Notice of Appeal was filed on June 29, 2000 in response to a first Final Official Action dated February 29, 2001. A first Appeal Brief was timely filed on August 29, 2000 in support of the June 29, 2000 Notice of Appeal. Prosecution was

Docket No.: 3350-04
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reopened on November 21, 2000, withdrawing the Final Official Action dated February 29, 2000, based upon the August 29, 2000 Appeal Brief.

A second Notice of Appeal was filed on September 10, 2001 in response to a second Final Official Action dated May 9, 2001. A second Appeal Brief was timely filed on November 13, 2001 in support of the second Notice of Appeal. Prosecution was reopened on December 7, 2001, withdrawing the second Final Official Action.

III. STATUS OF CLAIMS

Claims 1-4, 6-7, 11, 13-15, 19-21, 25-31, 35-44 and 47-50 are pending. Claims 5, 8-10, 12, 16-18, 22-24, 32-34, 45-46, and 51-55 have been previously cancelled. Claims 1-4, 6-7, 11, 13-15, 19-21, 25-31, 35, 36, 39-44 and 47-50 are under appeal.

IV. STATUS OF AMENDMENTS

The present application was filed on January 21, 1998. On September 9, 1999 a first non-final Official Action issued rejecting all claims under 35 U.S.C. 103(a) as obvious over Kight et. al (U.S. Patent No. 5,383,113) in view of Pintsov et. al. (U.S. Patent No. 5,612,889). On November 18, 1999 an Amendment and traversal of rejections was filed in response to the first non-final Official Action. The November 18, 1999 amendment was entered.

On February 29, 2000 a first Final Rejection issued rejecting all claims on the same grounds upon which they were rejected in the first Official Action. On April 25, 2000 a Request for Reconsideration was filed again traversing the rejections.

On May 12, 2000 a first Advisory Action issued maintaining final rejection of all claims. On May 30, 2000 a first Interview was held in which the Examiner and

Primary Examiner agreed that the claims distinguish over applied art if clarified by adding term "consolidated" to independent claims, and to enter amended claims if filed in an Amendment After Final, as reflected in the Examiner's Interview Summary of May 30, 2001.

On May 30, 2000 an Amendment After Final was filed amending the independent claims in accordance with the agreement reached during the first Interview. On June 14, 2000 a second Advisory Action issued denying entry of the Amendment After Final.

On June 29, 2000 the first Notice of Appeal was filed, and on August 29, 2000 the first Appeal Brief was filed.

On November 21, 2000 a second non-final Official Action issued withdrawing the first Final Official Action based on the first Appeal Brief, and again rejecting all claims. Claim 49 was rejected under 35 USC § 112, second paragraph, as indefinite. Claims 1-6, 19-24, 27-29, 35, 37-38, 40-42, 44, 46 and 50 were rejected under 35 USC § 103(a) as obvious over Chang et al. (U.S. Patent No. 5,884,288) in view of Sharpe et al. (U.S. Patent No. 5,222,018). Claims 7, 25-26, 36 and 47 were rejected under 35 USC § 103(a) as obvious over the base combination in further view of Pintsov et al. (U.S. Patent No. 5,612,889). Claims 11, 30 and 48 were rejected under 35 USC § 103(a) as obvious over the base combination in further view of Mersky et al. (U.S. Patent No. 6,119,106). Claims 13-14 and 39 were rejected under 35 USC § 103(a) as obvious over the base combination in further view of Anderson et al. (U.S. Patent No. 6,021,202). Claims 15 and 49 were rejected under 35 USC § 103(a) as obvious over the base combination in further view of Anderson et al. (U.S. Patent No. 6,021,202) and Hilt et al. (U.S. Patent No. 5,465,206).

On February 8, 2001 an Amendment, including traversal arguments, was filed. The February 8, 2001 Amendment was entered.

On May 9, 2001 a second Final Official Action issued again rejecting all previously pending claims on the same prior art grounds as asserted in second non-final Official Action, and rejecting newly added claims 51-54 under 35 USC § 103(a) as obvious over Chang et al. in view of Sharpe et al. and an Official Notice.

On July 9, 2001 a Request for Reconsideration was filed again traversing the rejections.

On August 14, 2001 a third Advisory Action issued maintaining the rejections.

On September 10, 2001 a second Notice of Appeal was filed.

On October 16, 2001 a second Interview was held in which the Supervisory Examiner would only discuss claim 1 and in which no clarification regarding the final rejection was provided, as evidenced in the Statement of Substance of the Interview After Final, filed October 17, 2001.

On October 18, 2001 a Petition To The Commissioner Under 37 C.F.R. 1.181(a)(3) was filed requesting the Commissioner to direct the Examiner to withdraw the finality of the Official Action of May 9, 2001.

On November 13, 2001 a second Appeal Brief was filed.

On December 7, 2001, a Communication issued withdrawing the finality of the previous Official Action and stating that the Petition of October 18, 2001 would be treated as a Request For Reconsideration. The Communication noted that a new Official Action would subsequently issue.

On October 9, 2002 an Amendment was filed, in response to informal communications with the Examiner, amending claims for clarification purposes only.

On November 8, 2002 a Communication issued noting that the October 9, 2002

Amendment would be entered and treated as a Preliminary Amendment.

On September 25, 2003 a third non-final Official Action issued. Claims 37 and 38 were objected to as being allowable if rewritten in independent form. Claim 49 was rejected under 35 USC § 112, second paragraph, as indefinite. Claims 1-4, 6, 11, 13-15, 19-21, 28-31, 35, 39-44, and 48-50 were rejected under 35 USC § 102(b) as being anticipated by Kolling (U.S. Patent No. 5,920,847). Claims 7, 25-27, 36, and 47 were rejected under 35 USC § 103(a) as obvious over Kolling.

On December 29, 2003 an Amendment and Traversal arguments were filed. This Amendment was entered.

On March 23, 2004 a third Final Official Action issued withdrawing the 35 U.S.C. §112, second paragraph, rejection of claim 49, and maintaining the rejection of claims 1-4, 6, 11, 13-15, 19-21, 28-31, 35, 39-44, and 48-50 under 35 USC § 102(b), and claims 7, 25-27, 36, and 47 under 35 USC § 103(a)

On May 24, 2004 a third Notice of Appeal, to which this Appeal Brief is in support, was filed.

In summary, the Amendments filed on November 18, 1999, February 8, 2001, October 9, 2002, and December 29, 2003 have been entered.

V. SUMMARY OF INVENTION

The present application is directed to techniques for receiving respective sets of payment requests of multiple payors from a plurality of different independent sources (page 9, lines 16-19). Each source transmits a different set of payment requests to a service provider (page 16, lines 15 and 16), which then processes these requests to direct payments to the applicable payees.

The invention, as recited in independent claim 1, and with reference to Figures 1, 2A and 2B, electronically processes bill payment requests. As described on pages 9-11 and in the preferred embodiment description on page 15, line 8, through page 19, line 5, a respective set of payment requests are received electronically (for example via input port 10) from a plurality of independent sources (for example from source systems 7A-C). The set of payment requests corresponds to a respective plurality of payors (for example consumers represented by consumer systems A1-AN, B1-BM, and C1-CP) requesting payments to one or more payees (for example merchants represented by merchant systems 4). The payment requests are processed at a single remittance processing system (for example the remittance payment processor (RPP) 3) having a database including payee information (for example the merchant database 18). The processing (for example by RPP 3) generates payment directions for paying each of a plurality of payees (for example merchants represented by merchant systems 4) by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee, and the electronic crediting is only selectable if the database includes payee information associated with the applicable payee, as disclosed in relation to the preferred embodiment on page 18, lines 17-20.

As recited in independent claim 2, and with reference to Figures 1, 2A and

2B, and in the preferred embodiment description on pages 9-11, and page 15, line 8, through page 19, line 5, with emphasis on page 17, lines 9-18, a respective set of payment requests are received electronically (for example via input port 10) from a plurality of independent sources (for example from source systems 7A-C). Each set requests payments to one or more of a plurality of payees (for example merchants represented by merchant systems 4) on behalf of a respective plurality of payors (for example consumers represented by consumer systems A1-AN, B1-BM, and C1-CP). The payment requests are processed at a single remittance processing system (for example the remittance payment processor (RPP) 3) having a database including payee information (for example the merchant database 18) for the plurality of payees. The processing (for example by RPP 3) generates payment directions for paying each of the plurality of payees.

A first of the respective sets of payment requests (for example from one of the source systems 7A-C) is received in a first format, while a second of the respective sets of payment requests (for example from another of the source systems 7A-C) is received in a second format, different from the first format. The processing (for example by the RPP 3) includes normalizing the first and the second respective sets of payment requests to correspond to a third format, and also includes generating the payment directions based upon the normalized first and second respective payment requests and the payee information.

As recited in claim 3, which is dependent from claim 1, a first of the respective sets of payment requests is received in a first format, and is normalized to correspond to a normalized format. The payment directions are generated based upon the normalized requests.

As required by claim 4, dependent upon claim 1, and described in relation to

the preferred embodiment on page 16, lines 16-19, each of the respective sets of payment requests is received (for example from the applicable source system 7A, or 7B or 7C) as a batch file.

The invention, as recited in independent claims 6 and 27, and with reference to Figure 2B, and page 18, lines 1-16, a respective set of payment requests are received electronically (for example via input port 10) from each of a plurality of independent sources (for example from source systems 7A-C). The set of payment requests corresponds to a respective plurality of payors (for example consumers represented by consumer systems A1-AN, B1-BM, and C1-CP) requesting payments to one or more of a plurality of payees (for example merchants represented by merchant systems 4). The set of payment requests received from a first of the plurality of independent sources is processed, and the set of payment requests received from a second of the plurality of independent sources is processed.

The payment requests are processed at a single remittance processing system (for example the remittance payment processor (RPP) 3) having a database including payee information (for example the merchant database 18) for the plurality of payees. The processing (for example by RPP 3) is based upon the stored payee information. The processing of the set of payment requests of the first independent source generates first payment instructions. The processing of the set of payment requests of the second independent source generates second payment instructions.

The generated first payment instructions are processed at the single remittance processing system to generate first payment directions to direct payment of the one or more payees in accordance with the set of payment requests received from the first independent source. The generated second payment instructions are processed at the second independent source to generate second payment

directions to direct payment of the one or more payees in accordance with the set of payment requests received from the second independent source. Thus, as shown in Figure 2B, the payment instructions are generated by the RPP3 and the payment directions are generated by the payment processor 24, which may be located at the source from which a particular set of payment requests is received.

As recited in claim 7, dependent from claim 1, and discussed in the context of the preferred embodiment on page 22, line 5, through page 25, line 16 with reference to Figures 3-4, each of the received payment requests (for example a payment request of one of the consumers represented in the set of consumer systems A 1-AN, or B 1-BM, or C1-CP received from the applicable source system 7A, or 7B or 7C by the RPP 3) includes payor payment information including at least one of a name, a street address, a city and state, and a zip code of the payee (for example one of the merchants represented by merchant systems 4) to be paid. At least a portion of the payor payment information, other than any received zip code, is processed (for example by the RPP processor 17) to identify an eleven-digit zip code for the payee (for example one of the merchants represented by merchant systems 4) to be paid. The database (for example the RPP merchant database 18) is accessed based on the identified eleven digit zip code to locate the applicable payee information.

According to claim 11 and as discussed in the context of the preferred embodiment on page 19, lines 12-14 and page 25, line 17, through page 28, line 2, with reference to Figure 5, a first of the plurality of payees (for example one of the merchants represented by merchant systems 4) has a plurality of payment remittance centers and a first of the payment requests includes information identifying a payor account number with the first payee (for example an account

number of one of the consumers represented in the set of consumer systems A1-AN, or B1-BM, or C1-CP whose request was received from the applicable source system 7A, or 7B or 7C by the RPP 3). The first received payment request is processed to identify one or more alphanumeric characters in the account number, and to select one of the plurality of remittance centers based upon the identified alphanumeric characters (for example by the RPP 3). The generated payment directions direct payment advice to the one remittance center of the first payee.

As recited in claim 13, dependent from claim 1, and described in the context of the preferred embodiment on page 28, line 3, through page 31, line 5, with reference to Figure 6, a first of the received payment requests (for example the payment requests of each of the consumers represented in the set of consumer systems A1-AN, or B1-BM, or C1-CP whose request is received from the applicable source system 7A, or 7B or 7C by the RPP 3) includes a payor's account number with a first of the plurality of payees (for example one of the merchants represented by merchant systems 4). The alteration rules corresponding to a payee account number format are stored (for example in the RPP merchant database 18). The account number is transformed (for example in the RPP processor 17) into an altered account number including a portion of at least one of a payor's name, a payor's street address and a payor's zip code according to the alteration rules.

As recited in claim 14, dependent from claim 13, the altered account number is transmitted to the first payee (for example the applicable merchant represented by merchant systems 4) to notify the first payee of the directed payment.

As recited in claim 15, dependent from claim 13, validation rules corresponding to payee values for fields of the account number are stored (for example in the RPP merchant database 18), and a determination is made (for

example by the RPP processor 17) if the payor's account number conforms with the validation rules.

As recited in independent claim 35 and with reference to the preferred embodiment described with reference to Figures 1, 2A and 2B, a system for processing payment information includes one or more networks (for example the network of Figure 1 or the networks 1A-1C and 1D-1E shown in Figure 2A). A plurality of source stations (for example source systems 7A-7C) are coupled to the one or more networks. Each source station includes programmed instructions which cause that source station to transmit a respective set of payment requests with each set correlating a respective plurality of payors to a plurality of payees. Each request contains payment information. A centralized remittance station (for example in the RPP 3) is coupled to the one or more networks, and includes programmed instructions which cause it to receive the respective sets of payment requests from the plurality of source stations (for example source systems 7A-7C) via at least one of the one or more networks, and process the payment information to generate payment directions for paying each of the plurality of payees (for example the merchants represented by merchant systems 4) in accordance with the processed payment information, and by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee.

Independent claim 50 is directed to an electronic bill payment system for processing payment requests. Claim 50 requires, as disclosed at page 25, lines 12-16, addition of a record to the database of records associated with a plurality of payees for each of the applicable payees not associated with the stored records.

In view of the above, a further description of the elements of the system claims 19-21, 25-31, and 36-40 and software claims 41-44 and 47-49 is considered to be unnecessary.

VI. ISSUES

Whether claims 1-4, 6, 11, 13-15, 19-21, 28-31, 35, 39-44, and 48-50 are anticipated by Kolling under 35 U.S.C. §102(b), and whether claims 7, 25-27, 36, and 47 are obvious under 35 USC § 103(a) over Kolling.

VII. BRIEF DESCRIPTION OF THE REFERENCE

Kolling is directed to an electronic bill payment system. More particularly, Kolling discloses an electronic bill payment system in which all participants agree to a set of protocols, including data exchange, messaging, and operating protocols (see column 11, lines 5-14, and column 14, lines 25-28). Kolling does not disclose paper, i.e., check or draft payments. Rather, Kolling discloses electronic debiting and crediting (see, for example, column 15, lines 47-50 and column 19, lines 25-30).

Kolling's is a closed payment system, where each biller (payee) must have a unique identifier, which is characterized as a biller reference number (BRN) (see column 15, lines 39-44). The BRN is utilized to access records in a universal biller reference file (UBF) 108 (see column 17, lines 15-34) that necessarily includes biller information for all billers that can be paid utilizing the Kolling system. That is, at the time of a payor's request to make a payment to a biller, information associated with that biller must already be stored in the UBF 108. As noted in column 18, lines 59-60, a payment record must include a BRN for the applicable biller. Thus, a record must

necessarily be stored in the file 108 for each biller associated with the BRN. Figure 9, and beginning at column 21, line 38, details how a biller becomes a participating biller with an assigned BRM and associated record in the UBF 108.

VIII. THE REJECTION

In the latest Final Official Action dated March 23, 2004, pending claims 1-4, 6, 11, 13-15, 19-21, 27-31, 35, 39-44, and 48-50 stand rejected under 35 U.S.C. §102(b) as being anticipated by Kolling (U.S. Patent No. 5,920,847), and claims 7, 25-26, 36, and 47 stand rejected under 35 USC § 103(a) over Kolling.

Regarding independent claims 1, 19, 35, 41 and 50, the Examiner solely relies upon Figure 4 of Kolling in rejecting the claims. The Examiner argues that Bank C, which the Examiner contends corresponds to the claimed plurality of independent sources, "can transmit a set of requests rather than a single request. For example, all of the requests which are transmitted during a single business day would correspond to a set of requests from a plurality of payors (customers) directed to a plurality of payees (billers). All of the transactions within a single hour or other time period could be similarly characterized as being a set of payment requests." The Examiner provides no textual support in Kolling for this assertion.

Regarding independent claims 2 and 42, the Examiner's sole argument is that a set of payment requests "can be the set of payment requests that are transmitted during a normal business day. Thus, a first set of payments would have a first format (first transaction date) and a second set would have a second format (second transaction date). When payment requests pass through the remittance processing center (102), they are "normalized" in the sense they are changed to a format which includes payee data from the database (108)." Again, the Examiner provides no

textual support in Kolling for this assertion.

Regarding independent claim 6, the Examiner's sole reasoning for the rejection is "The payment advice is the payment message sent from the remittance center (102) to the payee's bank (Bank B)."

Regarding independent claim 21, and dependent claim 3, the Examiner argues, as can be best understood, that a first transaction date is analogous to a first format, and that normalization is achieved by "adding data to the payment request, such as by adding payee information from the database (108) to the payment request so that the payment directions are addressed to Bank B in order to pay the payee." Yet again, the Examiner provides no textual support from Kolling for this position.

Regarding independent claim 27, the Examiner relies upon Kolling's Figures 4 and 5, column 17, lines 19-30, and column 18, line 59, through column 19, line 8. The column 17 text describes the content of Kolling's universal biller reference file 108. The column 18 and 19 text describes the contents of Kolling's payment message.

IX. GROUPING OF CLAIMS

The invention is defined within independent claim groupings (i) 1, 3, 4, 7, 11, and 13-15, (ii) 2, (iii) 6, (iv) 19-20, 25-26, and 28-31, (v) 21, (vi) 27, (vii) 35-36 and 39-40, (viii) 41, 43, 44, and 47-49, (ix) 42, and (x) 50. However, the claims of each independent claim grouping do not stand or fall together. Claims 1 and 4 stand or fall together, claims 19 and 20 stand or fall together, and claims 41 and 44 stand or fall together. Claims 1-3, 7, 11, 13-15, 19, 21, 25-31, 35, 36, 39, 40-43, and 47-50 each require features which form an independent basis for allowance and accordingly each

of these claims stands or falls on their own.

X. ARGUMENT

Appellants respectfully traverse the rejections based on the prior art applied against the claims now pending on appeal. As discussed below, it is respectfully submitted that the Examiner has not met the burden of proof in establishing that the appealed claims are anticipated, has not met the burden of proof in establishing that the appealed claims are obvious, has failed to provide the required factual basis and reasonable rational for the rejections, has failed to apply art which teaches or suggest the invention as claimed, has failed to properly construe the applied art, and has failed to consider all recited claim limitations.

1. THE EXAMINER HAS FAILED TO ESTABLISH A PRIMA FACIE CASE

The initial burden of establishing a basis for denying patentability to a claimed invention rests upon the examiner. *In re Fine*, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988); *In re Thorpe*, 777 F.2d 695, 227 USPQ 964 (Fed. Cir. 1985); *In re Piasecki*, 745 F.2d 1468, 223 USPQ 785 (Fed. Cir. 1984).

The limitations required by the claims cannot be ignored. See *In re Wilson*, 424 F.2d 1382, 165 USPQ 494 (CCPA 1970). All claim limitation, including those which are functional, must be considered. See *In re Oelrich*, 666 F.2d 578, 212 USPQ 323 (CCPA 1981). Hence, all words in a claim must be considered in deciding the patentability of that claim against the prior art. Each word in a claim must be given its proper meaning, as construed by a person skilled in the art. Where required to determine the scope of a recited term, the disclosure may be used. See *In re Barr*, 444 F.2d 588, 170 USPQ 330 (CCPA 1971).

The Examiner must provide sufficient factual basis or rationale as to how features of the invention recited in the claims are taught or suggested in the applied art. Uniroyal, Inc. v. Rudkin-Wiley Corp., 837 F.2d 1044, 5 USPQ2d 1434 (Fed. Cir. 1988). That is, objective evidence must be presented by the Examiner in support of the rejection. Without such support, the rejection is improper per se.

It is respectfully submitted that the Examiner has failed to establish a prima facie case for the rejection. More particularly, the Examiner has failed to provide objective support or reasonable rationale for the rejections, has ignored limitations recited in the claims, and has applied art in a manner inconsistent with its teachings.

Each of independent claims 1, 19, 35, 41 and 50 require that a selection be made between electronic crediting of a bank account of the applicable payee and the generation of a check or draft payable to the applicable payee. In the most recent Official Action the Examiner acknowledges that this feature has not been considered in rejecting the claims. In particular, the Examiner argues “[t]hese claims do not state that the act of selecting is an actual method step, but rather states that the electronic crediting or drafting are optional choices within the claim. These claims do not appear to be calling for actual method steps of selecting.”

The Examiner’s position is not understood, as each of claims 1, 19, 35, 41, and 50 expressly requires that a selection between electronic crediting and generating a check or draft be made. Further, claims 1, 19, and 41 each requires that the electronic crediting be only selectable if the recited database includes information associated with the applicable payee. Discussed above, limitations required by claims cannot be ignored. Because the Examiner, admittedly, has ignored certain recited limitations, the Examiner has failed to meet his burden and thus the rejection of claims 1, 19, 35, 41, and 50 is improper.

Additionally, independent claim 50 not only requires selection between electronically crediting a bank account of the applicable payee and generating a check/draft payable to the applicable payee, but also requires that a record be added to the database for each of the applicable payees to whom payment is requested to be made, if that payee is not associated with the stored records. The Examiner has failed to address this limitation in the rejection.

Kolling does not provide for a selection between electronic crediting and preparation of a check or draft. Furthermore, Kolling's universal biller reference file 108 necessarily includes biller information for all billers. As discussed above, Kolling's system is a closed system, where each biller must have a unique identifier (a BRN). The BRN is utilized to access records in the biller file 108. Thus, Kolling fails to disclose the required selection, or that electronic crediting is only selected if the database includes payee information associated with the applicable payee.

Further regarding independent claim 50, in Kolling, at the time a payor requests a payment be made, biller information must already be stored in the universal biller reference file 108. Hence, Kolling has no ability to add a record to file 108, based on a request to pay a biller for whom no record already exists in the file 108. As discussed in column 18, lines 59-60, the payment record must include a BRN for the applicable biller, and hence, a record must necessarily be stored in the file 108 for the biller associated with that BRN. Column 21, line 38, et seq., and Figure 9, details how a biller becomes a participating biller with an assigned BRN and associated record in UBF 108. Nowhere does Kolling disclose that a biller may become a participating biller based upon a payee requesting that biller be paid. Kolling further discloses that if the BRN in the request for payment is determined by the consumer's bank (Bank C) to be invalid, the payment request is rejected. Thus, a biller must have a valid BRN in

order for a payment to be made to that biller.

Each of independent claims 2, 21, and 42 requires that payment requests in the sets received from the different sources have different formats. It is further required that these requests be normalized and that the payment instructions or directions be generated based on the normalized requests.

As can best be understood, the Examiner contends that the different formats could be construed to be different transaction dates, and that the addition of data (e.g., payee information for database 108) to the payment requests prior to passing the payment requests to the biller's Bank B, corresponds to the required normalization. In accordance with the common and ordinary dictionary meaning of format (see Microsoft Computer Dictionary, 5th Edition), the term "format" will be understood by those skilled in the art to mean an arrangement of data within a document file. Accordingly, the addition of data will not result in a normalization of data received in different formats.

Furthermore, each of the above-referenced claims requires that the normalized payment requests be processed to generate the payment directions. As shown in Figure 4 of Kolling, the payment message transmitted from Bank C (i.e., payment message 124) is the same message received by Bank B. Hence, it would appear from Figure 4 that there is no additional data added to the payment message by the payment network. However, even if there were, it is respectfully submitted that nowhere does Kolling teach or even suggest that the payment messages received from different consumer banks are, or could be, differently formatted, or normalized. Rather, what Kolling describes is a system in which the protocols are preagreed, and must be adhered to (see, for example, column 14, lines 25-28). Thus, Kolling has no need for normalization of payment requests received in

different formats, because all payment requests are in a preagreed format.

Independent claims 6 and 27, as well as the other independent claims, require a respective set of payment requests received from each of a plurality of independent sources. Contrary to the Examiner's assertions, Kolling does not disclose sets of payment requests. Rather, Kolling only discloses receipt of single payment requests. Furthermore, claims 6 and 27 additionally require a centralized system or processor which processes the respective sets of payment requests to generate payment instructions. These generated payment instructions are then further processed by the centralized processor to generate the payment directions for directing payment to the applicable payee, or are transmitted and processed by the applicable independent source processor to generate the payment directives. The Examiner has simply failed to address this feature. Kolling in no way can be construed to teach that payment directions are generated at a source from which a particular set of payment requests is received.

Dependent claims 7, 25, 26, 36, and 47 require that payment information be used to identify an eleven-digit zip code, and that the identified zip code be used to access or retrieve a payee record. Kolling explicitly requires the use of a unique BRN to access the payee file 108, as discussed above. Thus, Kolling lacks any disclosure of processing a portion of information in a received payment request to identify a zip code based upon which a payee record can be retrieved or accessed. The Examiner's argument that "forming the BRN with 11 digits instead of 9 would have been obvious ... since Kollings et al. allows the BRN to be of any length" is simply not understood. At best, it appears that the Examiner has failed to properly construe these claims.

Dependent claims 11, 28-30, 40 and 48 require identifying characters of an

account number or processing a received account number to select or identify a single delivery point to which payment advice is directed. In rejecting these claims the Examiner argues “each of the payees has one or more remittance centers, which are the payee’s bank (Bank B). Each of the payment requests includes a payor account number with the first payee (the Biller reference number, “BRN” provided in the original bill to the payor, col. 15, line 47). As described in col. 17, lines 19-30, the BRN is a database key, and is used to look up a Bank ID or “BID” for the biller’s bank. Thus, the alphanumeric characters (numbers) in the BRN are read by the remittance center (102) and selection is then made from a payee remittance center (The Biller’s Bank B) by looking up the ID for Bank B in the database. Payments are then directed to the payee’s remittance center (Bank B).”

Kolling lacks any description of the limitations of claims 11, 28-30, 40 and 48. Further, the Examiner’s argument cannot be reasonably understood, as the relied upon BRN (not the payor’s account number with the biller) is utilized to access the biller’s bank ID, to thereby select the applicable biller’s bank.

Claims 13-15, 31, 39 and 49, require transforming the account number included in a payment request into an altered account number according to alteration rules and/or validating a received or altered account number according to validation rules. The Examiner argues the “processor at remittance center (102) stores programming instructions which cause the payment message to be altered by adding a payee bank ID (BID) to the account number data and identification data in the original payment message (col. 16, lines 43-53). The message is thus transformed by this addition. The transformed message includes a payor name (source of funds, col. 15, line 59) which existed in the original message before it was transformed.” The Examiner also relies upon text in column 16, lines 29-34.

It is respectfully submitted that Kolling fails to teach or suggest validating and/or altering an account number in a received payment request in the manner recited. The referenced text in columns 15 and 16 lacks any suggestion of the required limitations. Rather, as described in the referenced text in column 16, there is no transformation whatsoever of the information in message 124 by the payment network. Furthermore, it appears from the description in the referenced text in column 15 (which, it should be noted, relates to the consumer's bank, not the payment network) that the C-B account number included in the order 122 is identical to that included in the payment message 124, which passes from Bank C to Bank B.

It should be apparent from the above that the Examiner has not established a *prima facie* basis for the rejection of claims 1-4, 6, 7, 11, 13-15, 19-21, 25-31, 35, 36, 39-44, and 47-50 in the Final Official Action.

2. THE APPLIED REFERENCES FAIL TO TEACH OR SUGGEST THE CLAIMED INVENTION

Anticipation, under 35 U.S.C. §102, requires that each element of the claim in issue be found, either expressly described or under principles of inherency, in a single prior art reference. Although anticipation requires only that the claim under attack "read on" something disclosed in the reference, all limitations of the claim must be found in the reference, or "fully met" by it. See *Kalman v. Kimberly-Clark Corp.*, 713 F.2d 760, 218 USPQ 781 (Fed. Cir. 1983).

Inherency requires certainty, not speculation. *In re Rijckaert*, 9 F.3rd 1531, 28 USPQ2d 1955 (Fed. Cir. 1993); *In re King*, 801 F.2d 1324, 231 USPQ 136 (Fed. Cir. 1986); *W. L. Gore & Associates, Inc. v. Garlock, Inc.*, 721 F.2d 1540, 220 USPQ 303 (Fed. Cir. 1983); *In re Oelrich*, 666 F.2d 578, 212 USPQ 323 (CCPA 1981); *In re Wilding*, 535 F.2d 631, 190 USPQ 59 (CCPA 1976). Objective evidence must be relied upon to defeat the patentability of the claimed invention. *Ex parte Natale*, 11 USPQ2d 1222 (BPAI 1988).

In rejecting claims under 35 U.S.C. 103(a), it is incumbent upon the Examiner to establish a factual basis to support the legal conclusion of obviousness. *Stratoflex, Inc. v. Aeroquip Corp.*, 218 USPQ 871 (Fed. Cir. 1983); *In re Warner*, 154 USPQ 173 (CCPA 1967). It also is incumbent upon the Examiner to provide a basis in fact and/or cogent technical reasoning to support the conclusion that one having ordinary skill in the art would have been motivated to combine references to arrive at a claimed invention. *Uniroyal, Inc. v. Rudkin-Wiley Corp.*, 5 USPQ2d 1434 (Fed. Cir. 1988). In so doing, the Examiner is required to make the factual determinations set forth in *Graham v. John Deere Co. of Kansas City*, 148 USPQ 459 (1966), and to provide a reason why one having ordinary skill in the art would have been led to modify the prior art reference to arrive at the claimed invention. *Ashland Oil, Inc. v. Delta Resins & Refractories, Inc.*, 227 USPQ 657 (Fed. Cir. 1985).

Such a reason must stem from some teaching, suggestion or inference in the prior art as a whole or knowledge generally available to one having ordinary skill in the art. *Uniroyal, Inc. v. Rudkin-Wiley*, 5 USPQ2d 1434 (Fed. Cir. 1988); *Ashland Oil, Inc. v. Delta Resins & Refractories, Inc.*, 227 USPQ 657 (Fed. Cir. 1985); *ACS Hospital Systems, Inc. v. Montefiore Hospital*, 221 USPQ 929 (Fed. Cir. 1984); *In re Sernaker*, 217 USPQ 1 (Fed. Cir. 1983). Inherency requires certainty, not speculation. *In re Rijckaert*, 28 USPQ2d 1955 (Fed. Cir. 1993); *In re King*, 231 USPQ 136 (Fed. Cir. 1986); *W. L. Gore & Associates, Inc. v. Garlock, Inc.*, 220 USPQ 303 (Fed. Cir. 1983); *In re Oelrich*, 212 USPQ 323 (CCPA 1981); *In re Wilding*, 190 USPQ 59 (CCPA 1976). Objective evidence must be relied upon to defeat the patentability of the claimed invention. *Ex parte Natale*, 11 USPQ2d 1222 (BPAI 1988).

In determining obviousness, the inquiry is not whether each element existed in the prior art, but whether the prior art made obvious the invention as a whole for which patentability is claimed. *Hartness Int'l, Inc. v. Simplimatic Eng'g Co.*, 2 USPQ2d 1826 (Fed. Cir. 1987). It is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art. *In re Wesslau*, 147 USPQ 391 (CCPA 1951). Piecemeal reconstruction of prior art patents is improper. *In re Kamm*, 172 USPQ 298 (CCPA 1972). The Examiner must give adequate consideration to the particular problems and solution addressed by the claimed invention. *Northern Telecom, Inc. v. Datapoint Corp.*, 15 USPQ2d 1321 (Fed. Cir. 1990); *In re Rothermel*, 125 USPQ 328 (CCPA 1960).

The fact that the prior art could be modified so as to result in the combination defined by the claims does not make the modification obvious unless the prior art suggests the desirability of the modification. *In re Deminski*, 230 USPQ 313 (Fed. Cir. 1986). The test is what the combined teachings would have suggested to those of ordinary skill in the art. *In re Keller*, 208 USPQ 817 (CCPA 1981). Simplicity and hindsight are not proper criteria for resolving obviousness, *In re Warner*, *supra*. Furthermore, as the Federal Circuit recently reiterated, reliance on common knowledge and/or common sense also cannot be the basis of finding obviousness (See *In re Lee*, 61 USPQ 2d 1430 (Fed. Circ. 2002)). The deficiencies in the applied art cannot be remedied by general conclusions which, in view of the disclosure in the present application, may appear to be common sensible.

The proper approach to the issue of obviousness is whether the hypothetical person of ordinary skill in the art, familiar with the references, would have found it obvious to make a structure corresponding to what is claimed. *In re Keller*, 208 USPQ 871 (CCPA 1981); *In re Sernaker*, 217 USPQ 1 (Fed. Cir. 1983). Hindsight obviousness after the invention has been made is not the test. *In re Carroll*, 202 USPQ 571 (CCPA 1979). The reference, viewed by itself and not in retrospect, must suggest doing what applicant has done. *In re Shaffer*, 108 USPQ 326 (CCPA 1956); *In re Skoll*, 187 USPQ 481 (CCPA 1975).

Again, the issue is not whether it is within the skill of the artisan to make the proposed modification but, rather, whether a person of ordinary skill in the art, upon consideration of the references, would have found it obvious to do so. The fact that the prior art could be modified so as to result in the combination defined by the claims would not have made the modification obvious unless the prior art suggests the desirability of the modification. See *In re Gordon*, 221 USPQ 1125 (Fed. Cir. 1984), *In*

re Deminski, 230 USPQ 313 (Fed. Cir. 1986), In re Keller, supra. and In re Laskowski, 10 USPQ2d 1397 (CAFC 1989).

As discussed above in detail, Kolling fails to teach or suggest the limitations any of the independent claims. In particular, Kolling does not teach or suggest respective sets of payment requests, as required by each claim, nor a selection between electronic crediting of a bank account and generating of a check or draft, as required by independent claims 1, 19, 35, 41, and 50. Also, Kolling does not teach or suggest adding a record to a database for each applicable payee to whom payment is requested to be made, as required by independent claim 50. Kolling, likewise, does not teach or suggest the requirement of claims 2, 21, and 42 or receipt of sets of payment requests from different independent sources having different formats, normalizing the requests, and generating payment instructions or directions based on the normalized requests. Kolling also does not teach or suggest the requirement of independent claims 6 and 27 that a payment processor for generating payment directions be located at the source from which a particular set of payment requests is received.

Also, as will be understood from the discussion above, Kolling also fails to teach or suggest requirements of various ones of the dependent claims.

In view of the above, it is respectfully submitted that Kolling fails to teach or suggest the invention as recited in the pending claims.

3. THE EXAMINER HAS NOT REASONABLY CONSIDERED WHAT IS DISCLOSED BY THE APPLIED REFERENCE, HAS IGNORED CLAIM LIMITATIONS AND HAS REJECTED THE CLAIMS BASED ON AN IMPROPER HINDSIGHT RECONSTRUCTION OF THE CLAIMED INVENTION

In rejecting claims, it is incumbent upon the Examiner to establish a factual

basis to support the legal conclusion of obviousness. Stratoflex, Inc. v. Aeroquip Corp., 713 F.2d 1530, 218 USPQ 871 (Fed. Cir. 1983); In re Warner, 379 F.2d 1011, 154 USPQ 173 (CCPA 1967). The Examiner is required to make the factual determinations (see e.g. Graham v. John Deere Co. of Kansas City, 383 U.S. 1, 148 USPQ 459 (1966)), and to provide a reason for the rejection (see e.g. Ashland Oil, Inc. v. Delta Resins & Refractories, Inc., 776 F.2d 281, 227 USPQ 657 (Fed. Cir. 1985)). Such a reason must stem from some teaching or inference in the prior art as a whole or knowledge generally available to one having ordinary skill in the art. Uniroyal, Inc. v. Rudkin-Wiley, 837 F.2d 1044, 5 USPQ2d 1434 (Fed. Cir. 1988); Ashland Oil, Inc. v. Delta Resins & Refractories, Inc., 776 F.2d 281, 227 USPQ 657 (Fed. Cir. 1985); ACS Hospital Systems, Inc. v. Montefiore Hospital, 732 F.2d 1572, 221 USPQ 929 (Fed. Cir. 1984); In re Sernaker, 702 F.2d 989, 217 USPQ 1 (Fed. Cir. 1983). Inherency requires certainty, not speculation. In re Rijckaert, 9 F.3rd 1531, 28 USPQ2d 1955 (Fed. Cir. 1993); In re King, 801 F.2d 1324, 231 USPQ 136 (Fed. Cir. 1986); W.L. Gore & Associates, Inc. v. Garlock, Inc., 721 F.2d 1540, 220 USPQ 303 (Fed. Cir. 1983); In re Oelrich, 666 F.2d 578, 212 USPQ 323 (CCPA 1981); In re Wilding, 535 F.2d 631, 190 USPQ 59 (CCPA 1976). Objective evidence must be relied upon to defeat the patentability of the claimed invention. Ex parte Natale, 11 USPQ2d 1222 (BPAI 1988).

It is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art. In re Wesslau, 353 F.2d 238, 147 USPQ 391 (CCPA 1951). Piecemeal reconstruction of prior art patents is improper, In re Kamm, 452 F.2d 1052, 172 USPQ 298 (CCPA 1972). The Examiner must give a adequate consideration to the particular problems

and solution addressed by the claimed invention. Northern Telecom, Inc. v. Datapoint Corp., 908 F.2d 931, 15 USPQ2d 1321 (Fed. Cir. 1990); In re Rothermel, 276 F.2d 393, 125 USPQ 328 (CCPA 1960).

Simplicity and hindsight are not proper criteria for resolving obviousness, In re Warner, 379 F.2d 1011, 154 USPQ 173 (CCPA 1967). Hindsight after the invention has been made is not the test. In re Carroll, 601 F2d 1184, 202 USPQ 571 (CCPA 1979). The reference, viewed by itself and not in retrospect, must disclose doing what applicant has done. In re Shaffer, 229 F2d 476, 108 USPQ 326 (CCPA 1956); In re Skoll, 523 F2d 1392, 187 USPQ 481 (CCPA 1975).

As discussed above, it is respectfully submitted that the Examiner has rejected the claims without consideration of recited features, without reasonably considering what is taught and suggested by the applied reference, without properly construing the claims, and at best based on an improper hindsight reconstruction of the claimed invention.

CONCLUSION

It is respectfully submitted that the Examiner has (i) failed to establish a prima facie case for the rejection, (ii) ignored features explicitly required by the claims, (iii) failed to reasonably construe that which is taught and suggested by the applied prior art combination, (iv) used improper hindsight to reconstruct the invention recited in the rejected claims, (v) failed to apply art which teaches or suggests the claimed invention, and (vi) has applied art in a manner inconsistent with its teachings.

Thus, it is respectfully submitted that the rejection of claims 1-4, 6, 11, 13-15, 19-21, 27-31, 35, 39-44, and 48-50 under 35 U.S.C. §102(b) as being anticipated by Kolling, and of claims 7, 25-26, 36, and 47 under 35 USC § 103(a) as being obvious

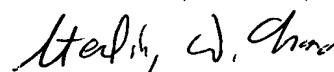
over Kolling, is improper.

In summary, Applicants respectfully submit that the applied art does not teach or suggest features recited in each of the rejected independent claims 1, 2, 6, 19, 21, 27, 35, 41, 42, and 50, upon which all other pending claims depend. It is further respectfully submitted that the applied art also fails to disclose numerous other features recited in the pending dependent claims. Accordingly, it is submitted that the applied art does not provide any teaching, or suggestion within its teachings, which would lead to the features (or advantages) of the instant invention, and the claims patentably define over the art.

The rejection of the claims is in error and reversal is clearly in order and is courteously solicited.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 01-2135 and please credit any excess fees to such deposit account.

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APPENDIX OF CLAIMS UNDER APPEAL

1. A method for electronically processing bill payment requests, comprising:

electronically receiving at a single remittance processing system having a database including payee information, a respective set of payment requests from each of a plurality of independent sources, each set of payment requests being transmitted by a respective one of said independent sources and corresponding to a respective plurality of payors requesting payments to one or more payees; and

processing the received payment requests at said single remittance processing system to generate payment directions so as to direct payment of each of a plurality of payees by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee;

wherein electronic crediting is only selectable if the database includes payee information associated with the applicable payee.

2. A method for electronically processing bill payment requests, comprising:

electronically receiving at a single remittance processing system having a database including payee information for a plurality of payees, a respective set of payment requests from each of a plurality of independent sources, each set of payment requests being transmitted by a respective one of said independent sources and requesting payments to one or more of the plurality of payees on behalf of a respective plurality of payors; and

processing the received payment requests at said single remittance processing system, to generate payment directions so as to direct payment of each

of the plurality of payees;

wherein a first of the respective sets of payment requests is received in a first format, and a second of the respective sets of payment requests is received in a second format, different from the first format; and

wherein the processing includes normalizing the first and the second respective sets of payment requests to correspond to a third format and generating the payment directions based upon the normalized first and second respective sets of payment requests and the payee information.

3. The method of claim 1, wherein:

a first of the respective sets of payment requests is received in a first format;
and

processing includes normalizing the first respective set of payment requests to correspond to a normalized format and generating the payment directions based upon the normalized first respective set of payment requests.

4. The method of claim 1, wherein each of the respective sets of payment requests is received as a batch file.

6. A method for electronically processing bill payment requests, comprising:

electronically receiving at a single remittance processing system having a database including payee information for a plurality of payees, a respective set of payment requests from each of a plurality of independent sources, each set of payment requests being transmitted by a respective one of said independent sources and corresponding to a respective plurality of payors requesting payments

to one or more of the plurality of payees;

processing, based on the payee information, the set of payment requests received from a first of the plurality of independent sources at the single remittance processing system to generate first payment instructions and the set of payment requests received from a second of the plurality of independent sources at the single remittance processing system to generate second payment instructions;

processing the generated first payment instructions at the single remittance processing system to generate first payment directions so as to direct payment of the one or more payees in accordance with the set of payment requests received from the first independent source, and the generated second payment instructions at the second independent source to generate second payment directions so as to direct payment of the one or more payees in accordance with the set of payment requests received from the second independent source .

7. The method of claim 1, wherein each of the received payment requests includes payment information including at least one of a name, a street address, a city and state, and a zip code of the payee to be paid, and further comprising:

processing at least a portion of the payment information other than any received zip code, to identify an eleven digit zip code for the payee to be paid; and

accessing the database based on the identified eleven digit zip code to locate the applicable payee information .

11. The method of claim 1, wherein a first of the plurality of payees has a plurality of payment remittance centers and a first of the received payment requests includes information identifying a payor account number with the first payee, and further

comprising:

processing the first received payment request to identify one or more alphanumeric characters in the account number and to select one of the plurality of remittance centers based upon the identified alphanumeric characters;

wherein the generated payment directions direct payment advice to the one remittance center of the first payee.

13. The method of claim 1, wherein a first of the received payment requests includes a payor's account number with a first of the plurality of payees, and further comprising:

storing alteration rules corresponding to a payee account number format; and transforming the account number into an altered account number including a portion of at least one of a payor's name, a payor's street address and a payor's zip code according to the alteration rules.

14. The method of claim 13, further comprising:

transmitting the altered account number to the first payee to notify the first payee of the directed payment.

15. The method of claim 13, further comprising:

storing validation rules corresponding to payee values for fields of the account number; and

determining if the payor's account number conforms with the validation rules.

19. A single remittance processing system for processing payment requests,

comprising:

an input port electronically receiving a respective set of payor payment requests from each of a plurality of separate sources, each set of payment requests being transmitted by a respective one of said independent sources and corresponding to a respective plurality of payors requesting payment to one or more payees;

a data base storing records associated with a plurality of payees; and

a processor in communication with the input port and the data base, and having programmed instructions which cause the processor to process the respective sets of payment requests to generate payment directions so as to direct payment of applicable payees by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee;

wherein electronic crediting is only selectable if the applicable payee is one of the plurality of payees.

20. The system of claim 19, wherein the input port receives a respective batch file from each of the plurality of separate sources, each respective batch file containing a different one of the sets of payment requests.

21. A single remittance processing system for processing payment requests, comprising:

an input port electronically receiving a respective set of payor payment requests from each of a plurality of independent sources, each set of payment requests being transmitted by a respective one of said independent sources and

requesting payment to one or more of a plurality of payees on behalf of a respective plurality of payors;

a data base storing payee records associated with the plurality of payees; and
a processor in communication with the input port and the data base, and having programmed instructions which cause the processor to process the respective sets of payment requests to generate payment directions so as to direct payment of applicable payees;

wherein the payment requests received from each of the plurality of independent sources are in a different format from that of the payment requests received from other of the plurality of independent sources;

wherein the processor is further configured to normalize the payment requests from each of the plurality of independent sources to correspond to a common format and to generate the payment directions based on the normalized payment requests and the stored payee records.

25. The system of claim 19, wherein:

each of the payment requests includes payment information identifying the applicable payee; and

the processor is further configured to process the payment information, excluding payee zip code information, to produce an eleven digit zip code associated with the applicable payee.

26. The system of claim 25, wherein the processor is further configured to retrieve payee records by accessing the database based on the eleven digit zip code .

27. A remittance processing system for processing payment requests, comprising:

a payment service provider database storing payee records associated with a plurality of payees; and

a payment service provider processor, in communication with the data base, and having programmed instructions which cause the processor (i) to receive a respective set of payor payment requests from each of a plurality of independent sources, each set of payment requests requesting payment to one or more of the plurality of payees on behalf of a respective plurality of payors, (ii) to process, based on the stored payee records, the set of payment requests received from a first of the plurality of independent sources to generate first payment instructions and the set of payment requests received from a second of the plurality of independent sources to generate second payment instructions, (iii) to process the generated first payment instructions to generate first payment directions so as to direct payment of the applicable payees in accordance with the set of payment requests received from the first independent source, and (iv) to transmit the generated second payment instructions to the second independent source;

an independent source processor having programmed instructions which cause the processor to receive the transmitted second payment instructions and to process the received second payment instructions to generate second payment directions so as to direct payment of the applicable payees in accordance with the set of payment requests received from the second independent source .

28. The system of claim 19, wherein:

one of the payment requests is a request to pay one of the plurality of payees having a plurality of payment remittance centers, and the one payment request

includes a payor account number with the one payee; and

the processor is further configured to process the account number to identify one of the plurality of payment remittance centers, and to generate the payment directions to direct payment advice to the one payment remittance center.

29. The system of claim 28, wherein the processor is further configured to identify information in the account number which corresponds to the one payment remittance center and to identify the one payment remittance center based upon the identified information.

30. The system of claim 29, wherein the identified information includes one or more alphanumeric characters.

31. The system of claim 19, further comprising:

a storage device configured to store validation rules corresponding to values for fields of payee account numbers and alteration rules corresponding to payee account number formats;

wherein the payment requests include payee account numbers;

wherein the processor is further configured to verify that the payee account numbers conform to the stored validation rules, alter the payee account numbers according to the stored alteration rules, and generate the payment directions to include the altered payee account numbers;

wherein each of the altered account numbers includes a portion of at least one of a payor's name, a payor's street address and a payor's zip code.

35. A system for processing payment information, comprising:

one or more networks;

a plurality of source stations, coupled to the one or more networks, each source station including programmed instructions which cause that source station to transmit a respective set of payment requests with each set correlating a respective plurality of payors to a plurality of payees, each request containing payment information; and

a centralized remittance station, coupled to the one or more networks, and including programmed instructions which cause the central remittance station to receive the respective sets of payment requests transmitted from the plurality of source stations via at least one of the one or more networks, and process the respective sets of payment requests to generate payment directions so as to direct payment of each of the plurality of payees in accordance with the processed payment information, and by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee.

36. The system of claim 35, wherein:

the centralized remittance station is further configured to process the payment information to produce an eleven digit zip code for each of the plurality of payees, access a database based on the produced eleven digit zip code to locate a payee record and generate the payment directions for paying that payee in accordance with the located payee record.

39. The system of claim 35, wherein the payment information includes an account

number, and further comprising:

a database of alteration rules indicating a format for payee account numbers;
wherein the centralized remittance station transforms the account number into an altered account number according to the alteration rules and generates payment advice including the altered account number.

40. The system of claim 35, wherein the payment information includes an account number, one of the plurality of payees has a plurality of remittance centers, and the centralized remittance station is further configured to process the account number contained in the payment request to pay the one payee, to identify one of the plurality of remittance centers, and to generate the payment advice so as to direct payment to the one remittance center.

41. An article of manufacture for electronically processing bill payment requests, the article of manufacture comprising:

a computer readable medium; and
computer programming stored on the medium;
wherein the stored computer programming is configured to be readable from the computer readable medium by at least one computer to thereby cause the at least one computer to operate so as to:

receive a respective set of payment requests electronically from each of a plurality of independent sources, each set of payment requests being transmitted by a respective one of said independent sources and corresponding to a respective plurality of payors requesting payments to one or more payees; and

process the received payment requests at a remittance processing center having a database including payee information for each of a plurality of payees to generate payment directions so as to direct payment of applicable payees by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee;

wherein electronic crediting is only selectable if the applicable payee is one of the plurality of payees.

42. An article of manufacture for electronically processing bill payment requests, the article of manufacture comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by at least one computer to thereby cause the at least one computer to operate so as to:

receive a respective set of payment requests electronically from each of a plurality of independent sources, each set of payment requests being transmitted by a respective one of said independent sources and requesting payments to one or more of a plurality of payees on behalf of a respective plurality of payors, a first of the respective sets of payment requests being in a first format and a second of the respective sets of payment requests being in a second format, different from the first format;

process the received payment requests at a remittance processing center having a database including payee information for each of the plurality of payees to normalize the first and the second respective sets of payment requests to

correspond to a third format and generate payment directions based upon the normalized first and second respective sets of payment requests and the payee information so as to direct payment of applicable payees.

43. The article of manufacture according to claim 41, wherein:

a first of the respective sets of payment requests is received in a first format; and

processing includes normalizing the first respective set of payment requests to correspond to a normalized format and generating the payment directions based upon the normalized first respective payment requests.

44. The article of manufacture according to claim 41, wherein each of the respective sets of payment requests is received as a batch file.

47. The article of manufacture according to claim 41, wherein:

each of the received payment requests includes payment information having at least one of a name, a street address, a city and state, and a zip code of the payee to be paid; and

the computer programming is further readable to cause the at least one computer to process at least a portion of the payment information, other than a received zip code, to identify an eleven digit zip code for the payee to be paid, and to access the database based on the identified eleven digit zip code to locate the applicable payee information .

48. The article of manufacture according to claim 41, wherein:

a first of the applicable payees has a plurality of payment remittance centers and a first of the payment requests includes information identifying an account number with the first payee; and

the computer programming is further readable to cause the at least one computer to:

identify one or more alphanumeric characters in the account number,

select one of the plurality of remittance centers based upon the identified alphanumeric characters, and

generate the payment so as to direct payment advice to the one remittance center.

49. The article of manufacture according to claim 41, wherein:

each of the payment requests includes an account number; and

the computer programming is further readable to cause the at least one computer to:

determine if the account number conforms with validation rules corresponding to payee values for fields of account numbers;

transform the validated account number into an altered account number according to alteration rules corresponding to account numbers, and

transmit the altered account number to the applicable payee to notify the applicable payee of payment based on the payment directions.

50. An electronic bill payment system for processing payment requests, comprising:

an input port for electronically receiving a respective set of payor requests to pay applicable payees from each of a plurality of separate sources, each respective set of payment requests being associated with a respective plurality of payors;

a data base configured to store records associated with a plurality of payees; and

a processor in communication with the input port and the data base, and having programmed instructions which cause the processor to process the sets of payment requests to generate payment directions so as to direct payment of the applicable payees by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee; wherein a record is added to the database for each of the applicable payees not associated with the stored records.